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**CLAIMS:**

What is claimed is:

- 5 1. A method in a data processing system for settling a bill, the method comprising:
  - presenting a set of items for a bill for which payment is required;
  - receiving user input identifying items from the set
  - 10 of items for payment by a particular person to form identified items;
  - processing payment for the identified items; and
  - repeating the receiving and processing steps until all items in the set of items have been identified for
  - 15 payment.
2. The method of claim 1, wherein the processing step comprises:
  - receiving credit card information from the
  - 20 particular person.
3. The method of claim 2, wherein the credit card information is obtained from a magnetic strip on a credit card.
- 25 4. The method of claim 1, wherein the data processing system is selected from one of a personal digital assistant or a tablet personal computer.

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5. The method of claim 1, wherein the bill is a restaurant bill.
6. The method of claim 1, wherein the data processing  
5 system processes the payment by sending payment information to a server data processing system in communication with the data processing system.
7. The method of 6, wherein the data processing system  
10 is in communication with the server data processing system using a wireless communications link.
8. A method in a data processing system for processing payment for a plurality of items on a restaurant bill,  
15 the data processing system comprising:
  - presenting the plurality of items on a graphical user interface;
  - receiving user input, selecting items from the plurality of items on the graphical user interface, to  
20 group the plurality of items into a set of accounts; and
  - processing payment of the set of accounts.
9. A data processing system for settling a bill, the data processing system comprising:  
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  - presenting means for presenting a set of items for a bill for which payment is required;
  - receiving means for receiving user input identifying items from the set of items for payment by a particular person to form identified items;

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processing means for processing payment for the identified items; and

repeating means for repeating initiation of the receiving means and processing means until all items in  
5 the set of items have been identified for payment.

10. The data processing system of claim 9, wherein the processing means comprises:

means for receiving credit card information from the  
10 particular person.

11. The data processing system of claim 10, wherein the credit card information is obtained from a magnetic strip on a credit card.

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12. The data processing system of claim 9, wherein the data processing system is selected from one of a personal digital assistant or a tablet personal computer.

20 13. The data processing system of claim 9, wherein the bill is a restaurant bill.

14. The data processing system of claim 9, wherein the data processing system processes the payment by sending  
25 payment information to a server data processing system in communication with the data processing system.

15. The data processing system of 14, wherein the data processing system is in communication with the server

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data processing system using a wireless communications link.

16. A data processing system for processing payment for  
5 a plurality of items on a restaurant bill, the data processing system comprising:

presenting means for presenting the plurality of items on a graphical user interface;

receiving means for receiving user input, selecting  
10 items from the plurality of items on the graphical user interface, to group the plurality of items into a set of accounts; and

processing means for processing payment of the set of accounts.

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17. A data processing system for settling a bill, the data processing system comprising:

a bus system;

a memory connected to the bus system, wherein the  
20 memory includes a set of instructions;

a processing unit connected to the bus system, wherein the processing unit executes the set of instructions to present a set of items for a bill for which payment is required; receive user input identifying  
25 items from the set of items for payment by a particular person to form identified items; process payment for the identified items; and repeat the instructions to receive and to process until all items in the set of items have been identified for payment.

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18. A data processing system for processing payment for a plurality of items on a restaurant bill, the data processing system comprising:

a bus system;

5 a memory connected to the bus system, wherein the memory includes a set of instructions;

a processing unit connected to the bus system, wherein the processing unit executes the set of instructions to present the plurality of items on a graphical user interface; receive user input, selecting  
10 items from the plurality of items on the graphical user interface, to group the plurality of items into a set of accounts; and process payment of the set of accounts.

15 19. A computer program product in a computer readable medium for settling a bill, the computer program product comprising:

first instructions for presenting a set of items for a bill for which payment is required;

20 second instructions for receiving user input identifying items from the set of items for payment by a particular person to form identified items;

third instructions for processing payment for the identified items; and

25 fourth instructions for repeating initiation of the second instructions and third instructions until all items in the set of items have been identified for payment.

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20. A computer program product in a computer readable medium for processing payment for a plurality of items on a restaurant bill, the computer program product comprising:

- 5       first instructions for presenting the plurality of items on a graphical user interface;
- second instructions for receiving user input, selecting items from the plurality of items on the graphical user interface, to group the plurality of items
- 10   into a set of accounts; and
- third instructions for processing payment of the set of accounts.